

**Bill Summary**  
1<sup>st</sup> Session of the 58<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 287</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.:</b>	<b>897</b>
<b>Author:</b>	<b>Sen. Quinn</b>
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**Bill Analysis**

SB 287 modifies various regulations relating to the Travel Insurance Act. Travel assistance services is amended to include all noninsurance services offered to consumers and removes language requiring such services to be offered by a limited lines travel insurance producer. Additionally, the measure specifies that travel insurance may not include pre-paid funeral contracts. The measure also authorizes limited lines producers to sell, solicit, and negotiate travel insurance without an appointment by an insurer. The measure specifies that that travel insurance shall be classified and filed for purposes of rates and forms under an inland marine line of insurance.

Cancellation requirements are modified by the measure by allowing policyholders to cancel a policy provided the primary policyholder is not on a trip and other conditions outlined in the measure are met. Unfair trade practices are also modified by the measure by excluding certain practices requiring the consumer to choose between purchasing the coverage required by the destination jurisdiction through the travel retailer or limited lines travel insurance producer supplying the trip or travel package or agreeing to obtain and provide proof of coverage that meets the requirements of the destination jurisdiction prior to departure. Insurers are held responsible for the acts of a travel administrator managing travel insurance underwritten by the insurer.

Prepared by: Kalen Taylor